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Case 15-80391 Doc 1 Filed 02/18/15 Entered 02/18/15 10:01:06 Desc Main <u>B1 (Official Form 1) (04/13) Document Page 1 of 45</u>

United States Bankruptcy Court Northern District of Illinois				Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Lilly, Jackie D.			Name of Jo	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 3304	I.D. (ITIN) /Con	nplete EIN	Last four d				axpayer I.I	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State of 207 E. Wall Street Morrison, IL	& Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	t, City, Sta	ate & Zip Code):
memocn, iz	ZIPCODE 61	270						ZIPCODE
County of Residence or of the Principal Place of Bu Whiteside	siness:		County of	Residence	e or of t	he Principal Plac	ce of Busir	ness:
Mailing Address of Debtor (if different from street a	address)		Mailing A	ldress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from str	reet address	above):				<u>'</u>	
								ZIPCODE
✓ Individual (includes Joint Debtors) ☐ Single Asset Real Estate as defined in 11 ☐ Chapter 9 Rec See Exhibit D on page 2 of this form. ☐ U.S.C. § 101(51B) ☐ Chapter 11 Mai ☐ Corporation (includes LLC and LLP) ☐ Railroad ☐ Chapter 12 ☐ Chapter 12 ☐ Partnership ☐ Stockbroker ☐ Chapter 13 Rec				Code Under Which (Check one box.) pter 15 Petition for ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding Debts e box.) or Debts are primarily business debts.				
consideration. See Official Form 3B. Statistical/Administrative Information			ances of the pla ance with 11 U.			prepetition from	one or mo	THIS SPACE IS FOR
Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	vill be n	o funds availabl	e for	COURT USE ONLY
Estimated Number of Creditors)1- 1		25,001- 50,000		50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 \$1 million \$10	000,001 to \$10,000 million to \$10,000 to \$10		550,000,001 to 6100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities		[000,001 \$	550,000,001 to			\$500,000,001	More than	

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Case 15-80391 Doc 1 Filed 02/18/15 B1 (Official Form 1) (04/13) Document	Entered 02/18/15 10:0 Page 2 of 45	01:06 Desc Main
Voluntary Petition	Name of Debtor(s):	14902
(This page must be completed and filed in every case)	Lilly, Jackie D.	
All Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner rethat I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	shibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Gregory F. Schott	2/18/15
	Signature of Attorney for Debtor(s)	Date
Yes, and Exhibit C is attached and made a part of this petition. No Exhibit C is attached and made a part of this petition. Exhibit D completed by every individual debtor. If a joint petition is filed, early Exhibit D completed and signed by the debtor is attached and made of this is a joint petition:	ach spouse must complete and attach	ch a separate Exhibit D.)
☐ Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
Information Regardin (Check any ap ☐ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regarding.	oplicable box.) of business, or principal assets in the days than in any other District. coartner, or partnership pending in tace of business or principal assets but is a defendant in an action or pro-	his District. in the United States in this District, occeding [in a federal or state court]
Certification by a Debtor Who Reside	es as a Tenant of Residential I	Property
(Check all appl Landlord has a judgment against the debtor for possession of debtor	licable boxes.)	
(Name of landlord that	at obtained judgment)	
(Address o	f landlord)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss		
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	uring the 30-day period after the
☐ Debtor certifies that he/she has served the Landlord with this certi	ification. (11 U.S.C. § 362(1))	

Date

Case 15-80391 Doc 1 Filed 02/18/15 B1 (Official Form 1) (04/13) Document	Entered 02/18/15 10:01:06 Desc Main Page 3 of 45		
Voluntary Petition Document	Page 3 of 45 Name of Debtor(s):		
(This page must be completed and filed in every case)	Lilly, Jackie D.		
	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this	I declare under penalty of perjury that the information provided in this		
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X /s/ Jackie D. Lilly	Signature of Foreign Representative		
Signature of Debtor Jackie D. Lilly			
Signature of Joint Debtor	Printed Name of Foreign Representative		
Telephone Number (If not represented by attorney)	Date		
February 18, 2015			
Date			
Signature of Attorney*	Signature of Non-Attorney Petition Preparer		
X /s/ Gregory F. Schott Signature of Attorney for Debtor(s) Gregory F. Schott Gregory F. Schott 205 Thrid Avenue Sterling, IL 61081 (815) 625-8080 Fax: (815) 625-8131 schottlaw1@sbcglobal.net	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
	Printed Name and title, if any, of Bankruptcy Petition Preparer		
February 18, 2015	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.		
X	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is		
Signature of Authorized Individual	not an individual:		
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11		
Title of Authorized Individual	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.		

Date

	se 15-80391 Form 1) (04/13)	Doc 1	Filed 02/18/15	Entered 02/18/15 10:01:06 Desc Main
			Document	Page 4 of 45 Page
Voluntary (This page)	y Petition must be completed :	J.EJ.J.:		Name of Debtor(s): Lilly, Jackie D.
(1 ms page 1	must be completed	ana juea in		
			Sign	atures
	Signature(s) of Deb	tor(s) (Indiv	idual/Joint)	Signature of a Foreign Representative
petition is tri [If petitioner and has chos under chapte the relief ava chapter 7. [If no attorne the petition] 342(b). I request reli Code, specific Code, Signature of Signa	the and correct. It is an individual who sen to file under Chapter 7, 11, 12 or 13 of the illable under each such a represents me and I have obtained and refer in accordance with ited in this petition.	se debts are peter 7] I am at the 11, United in chapter, and no bankruptoe ad the notice in the chapter of the chapter of the by attorney)	ormation provided in this primarily consumer debts aware that I may proceed I States Code, understand I choose to proceed under by petition preparer signs a required by 11 U.S.C. § of title 11, United States	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1513, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative
Date		of Attorrey		
Gregory Gregory 205 Thr Sterling (815) 62	y F. Schott y F. Schott y F. Schott y F. Schott id Avenue J, IL 61081 25-8080 Fax: (815)	625-8131 et	ehott	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
				Printed Name and title, if any, of Bankruptcy Petition Preparer
certification that	hich § 707(b)(4)(D) app at the attorney has no kn the schedules is incorrec	lies, this signat	ture also constitutes a an inquiry that the	Social Security Number (if the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Si	gnature of Debtor (C	Corporation/	Partnership)	
I declare und petition is tru	ler penalty of perjury	that the info	ration provided in this an authorized to file this	X Signature
The debtor r United States	equests relief in acco Code, specified in the	ordance with his petition.	the chapter of title 11,	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
XSignature of	Authorized Individual			Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Nan	ne of Authorized Individual			If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Aut	horized Individual			A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
_illy, Jackie D.		Chapter 7
	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps

to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
✓ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Jackie V. Lelly

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jackie D. Lilly

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Debtor(s)

Case No.

(If known)

DECLADATION CONCEDNING DEPTODIS SCHEDULES

DEC	CLARATION CONCERNING DEBIOR'S SCHEDULES
DECLARA	ATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
true and correct to the best of my kn	at I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are owledge, information, and belief.
Date: 2-18-15	Signature: /s/ Jackie D. Lilly Juckie Selly Debtor
Date:	Signature:
	[If joint case, both spouses must sign.]
DECLARATION AND SIGN	NATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the deband 342 (b); and, (3) if rules or guideling	(1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for otor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), nes have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by en the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting hat section.
Printed or Typed Name and Title, if any, of B. If the bankruptcy petition preparer is no responsible person, or partner who sign	ot an individual, state the name, title (if any), address, and social security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of al is not an individual:	ll other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
	ocument, attach additional signed sheets conforming to the appropriate Official Form for each person. to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or 18 U.S.C. § 156.
DECLARATION UNDE	ER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of the (corporation or partnership) named a schedules, consisting ofs knowledge, information, and belief.	
Date:	Signature:
	(Print or two name of individual single-section 1.1.15 of 1.1.15
AN AN ANNA AN AN	(Fine of type name of individual signing on benaif of debtor)
[An individual signing on	behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate ✓ the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 2-18-15	Signature /s/ Jackie D. Lilly	hei Ohilla
	of Debtor	Jackie D. Lilly
Date:	Signature of Joint Debtor (if any)	
	o continuation pages attach	ed

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Lease will be assumed pursuant to

11 U.S.C. § 365(p)(2): Yes No

B8 (Official Form 8) (12/08)

United States Bankruptcy Court

	Northern District of Hillinois	
IN RE:		Case No.
illy, Jackie D.		Chapter 7
	Debtor(s)	
CHAPTI	ER 7 INDIVIDUAL DEBTOR'S STATEME	NT OF INTENTION
PART A – Debts secured by properstate. Attach additional pages if n	erty of the estate. (Part A must be fully completed for necessary.)	r EACH debt which is secured by property of the
Property No. 1		
Creditor's Name:	Describe Proper	ty Securing Debt:
Property will be (check one): Surrendered Retained		
If retaining the property, I intend Redeem the property Reaffirm the debt Other. Explain		r example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not	claimed as exempt	
Property No. 2 (if necessary)		¥
Creditor's Name:	Describe Proper	rty Securing Debt:
Property will be (check one): Surrendered Retained		
If retaining the property, I intend Redeem the property Reaffirm the debt Other. Explain		or example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt No	t claimed as exempt	
PART B – Personal property subjected distinct pages if necessary.)	ect to unexpired leases. (All three columns of Part B n	nust be completed for each unexpired lease. Attac
Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Describe Leased Property:

2-18-15

Property No. 2 (if necessary)

Lessor's Name:

/s/ Jackie D. Lilly Signature of Debtor

Signature of Joint Debtor

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Lilly, Jackie D.		Chapter 7
	Debtor(s)	L
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors27
The above-named Debtor(s) h	nereby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: 2-18-15	/s/ Jackie D. Lilly Que	hee D. Lelly
	Joint Debtor	

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Jackie D. Lilly

Debtor 1

Debtor 1	Jackie D. Lilly		Case number (if known)_		
	First Name Middle Name Last Name				
			Column A Debtor 1	Column B Debtor 2 or non-filling s	pouse
8. Unemp	ployment compensation		\$ 0.00	_	00
Do not under t	enter the amount if you contend that the amount the Social Security Act. Instead, list it here:	t received was a benefit	\$	Ψ	<u>50</u>
For	you	\$0.00			
For	your spouse	·· \$0.00			
9. Pension benefit	on or retirement income. Do not include any am t under the Social Security Act.	nount received that was a	\$0.00	\$0	0.00
Do not as a vi	e from all other sources not listed above. Spet include any benefits received under the Social Sctim of a war crime, a crime against humanity, or sm. If necessary, list other sources on a separate	Security Act or payments rece international or domestic			
10a			\$	\$	
10b			\$	\$	-
10c. T	otal amounts from separate pages, if any.		+\$0.00	+ \$0	0.00
11. Calcul column	late your total current monthly Income. Add lin n. Then add the total for Column A to the total for	nes 2 through 10 for each Column B.	\$ 2,685.00	+ \$0	0.00 = \$\begin{array}{c} \sum_{0.685.00} \\ \text{Total current monthly} \end{array}
Part 2:	Determine Whether the Means Test Ap	oplies to You			income
12. Calcula	ate your current monthly income for the year.	Follow these steps:			
	Copy your total current monthly income from line		Сору	y line 11 here	12a. \$ 2,685.00
	Multiply by 12 (the number of months in a year).				x 12
12b.	The result is your annual income for this part of the	ne form.		1	2b. \$ 32,220.00
13. Calcul	ate the median family income that applies to y	you. Follow these steps:			A
Fill in t	he state in which you live.	Illinois			
Fill in t	he number of people in your household.	3			
	he median family income for your state and size			1	3. \$ <u>72,342.00</u>
To find instruct	a list of applicable median income amounts, go tions for this form. This list may also be available	online using the link specified at the bankruptcy clerk's office	I in the separate ce.		
	o the lines compare?				
	Line 12b is less than or equal to line 13. On the Go to Part 3.				
14b. 🗖	Line 12b is more than line 13. On the top of pa Go to Part 3 and fill out Form 22A-2.	ge 1, check box 2, The presu	imption of abuse is dete	ermined by Form	122A-2.
Part 3:	Sign Below				
	By signing here, I declare under penalty of perju		s statement and in any a	attachments is t	rue and correct.
	Signature of Debtor 1	leg x			
	Signature of Debtor 1	0	Signature of Debtor 2		
	Date 2-18-15 MM / DD / YYYY		Date MM / DD / YYYY	_	
	If you checked line 14a, do NOT fill out or file Fo	orm 22A-2			
	If you checked line 14b, fill out Form 224 - 2 and				

CONTRACT FOR PROVIDING BANKRUPTCY SERVICES

	I/We, _	Jackie D. Lilly	, do hereby agree to
hiring	Gregor	y F. Schott as my/our attorney for	filing bankruptcy under Chapter 7 of the
Bankru	iptcy C	ode. In return for payment of the s	um of \$600.00 plus a filing fee of \$335.00
Gregor	y F. Scl	hott will provide the following service	ss:
	(a)	Analysis of the debtor's financial sit	uation, and rendering advice to the debtor in
		determining whether to file a petition	in bankruptcy.
	(b)	Preparation and filing of any petiti	on, schedules, statement of affairs and plan
		which may be required.	
	(c)	Representation of the debtor at the	e meeting of creditors and any adjourned
		hearings thereof.	
No co	mpensa	ation referred to above shall be shared	with any other entity.
	Dated:	2-18	20/3
			Quelio D. Lice.
			Debtor Debtor
			Debtor
			Jeoloi /
			hall &
			Gregory F. Schott, Attorney

NOTICE

- (a) All information provided by you, the debtor, for the petition and thereafter during the bankruptcy case must be complete, accurate and truthful.
- (b) All of your assets and all liabilities must be completely and accurately disclosed in the documents filed to commence the case and the replacement value of each asset must be stated in those documents and the reasonable inquiry to establish their value must be made.
- (c) Your current monthly income, the monthly expenses allowed under the Code, Section 707(b)(2), and in a case under Chapter 13 of this title, disposable income (determined in accordance with Code Section 707(b)(2), must be stated after reasonable inquiry; and
- (d) The information on you, the debtor, provided during the case may be audited and that a failure to provide such information may result in dismissal of the bankruptcy case of other sanction including a criminal sanction. See 11 U.S.C. 527(a)(2).

Dated: 2-18-15

Jackie O. Lelly

$\begin{array}{c} \text{Case 15-80391} & \text{Doc 1} \\ \text{B1D (Official Form 1, Exhibit D) (12/09)} \end{array}$ Document Page 13 of 45 United States Bankruptcy Court

Filed 02/18/15 Entered 02/18/15 10:01:06 Desc Main **Northern District of Illinois**

IN RE:		Case No.
Lilly, Jackie D.		Chapter 7
- ·	or(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan days larged through the agency. Follows to fulfill those requirements may result in digmissel of your
of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jackie D. L.	lly
-	-

Date: February 18, 2015

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Desc Main

IN RE:	Case No.
Lilly, Jackie D.	Chapter 7
Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 5,980.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 71,060.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,973.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 1,961.00
	TOTAL	19	\$ 5,980.00	\$ 71,060.00	

Document Page 15 of 45 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Lilly, Jackie D.		Chapter 7
	Debtor(s)	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	1	Amount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,973.00
Average Expenses (from Schedule J, Line 22)	\$ 1,961.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 2,685.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 71,060.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 71,060.00

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IN RE Lilly, Jackie D.

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Debtor(s)

Case No. _____(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00
(Report also on Summary of Schedules)

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(If known)

IN RE Lilly, Jackie D.

Debtor(s)

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		50.00
2.	Checking, savings or other financial		Checking account with Triumph Bank		100.00
	accounts, certificates of deposit or		Morrison Community Credit Union account		10.00
	shares in banks, savings and loan, thrift, building and loan, and		Savings account with Triumph Bank		200.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.				
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings,		Bed & dressers		100.00
	include audio, video, and computer equipment.		Couch & chair		200.00
	equipment.		Pots, pans, dishes & linens		50.00
			Refrigerator		50.00
			Stove		50.00
			TV (3)		150.00
			Washer & dryer		75.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		100.00
7.	Furs and jewelry.		Engagement ring		250.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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_ Case No. _

IN RE Lilly, Jackie D.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)		2,500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		1 1/2 shares stock Wal-Mart		95.00
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dodge Ram (160,000 miles)		2,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			

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IN RE Lilly, Jackie D.

Debtor(s)

_ Case No. _____

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.30. Inventory.	X			
31. Animals.32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.34. Farm supplies, chemicals, and feed.	X X			
35. Other personal property of any kind not already listed. Itemize.	X			
		ТО	DAT.	5,980.00

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IN RE Lilly, Jackie D.

Debtor(s)

Case No. ______(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

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	1	EXEMPTIONS
735 ILCS 5 §12-1001(b)	50.00	50.00
735 ILCS 5 §12-1001(b)	100.00	100.00
735 ILCS 5 §12-1001(b)	10.00	10.00
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735 ILCS 5 §12-1001(b)	100.00	100.00
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735 ILCS 5 §12-1001(b)	50.00	50.00
735 ILCS 5 §12-1001(b)	150.00	150.00
735 ILCS 5 §12-1001(b)	75.00	75.00
735 ILCS 5 §12-1001(a)	100.00	100.00
735 ILCS 5 §12-1001(b)	250.00	250.00
40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	2,500.00	2,500.00
735 ILCS 5 §12-1001(b)	95.00	95.00
	2,000.00	2,000.00
	735 ILCS 5 §12-1001(b)	735 ILCS 5 §12-1001(b) 95.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Lilly, Jackie D.

Debtor(s)

Doc 1

Case No. ____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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							Summary of Schedules.)	also on Statistical Summary of Certain Liabilities and Related

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IN RE Lilly, Jackie D. Case No.

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.									
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).									
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).									
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.									
ontinuation sheets attached									

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IN RE Lilly, Jackie D. Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_					_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			dental		T		
A Brush With Dentistry, PC 2308 E. Lincolnway Suite D Sterling, IL 61081							500.00
ACCOUNT NO.	T		medical		7	T	
Account Recovery Services 5183 Harlem Road, #7 PO Box 2526 Loves Park, IL 61132							300.00
ACCOUNT NO.			medical	П	T	T	
Advanced Radiology, S.C. 615 Valley View Drive Ste. 202 Moline, IL 61265							1,500.00
ACCOUNT NO.			medical		T	T	
Business Revenue Systems 2419 Spyrun Avenue Fort Wayne, IN 54608							50.00
					tota		
4 continuation sheets attached			(Total of th	-	_	` -	\$ 2,350.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	tical	n ıl	\$

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Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		()	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	UNLIOUIDATED	DISPUTED		AMOUNT OF CLAIM
ACCOUNT NO.	T		medical	l		\vdash	
Cardiovascular Medicine PC PO Box 428 Davenport, IA 52805-0480							100.00
ACCOUNT NO.	1		medical				100.00
CGH Medical Center 100 E. LeFevre Road Sterling, IL 61081							
ACCOUNT NO.			medical				10,000.00
Cogent Health Care 5410 Maryland Way Suite 300 Brentwood, TN 57027							75.00
ACCOUNT NO.	T		medical				
EPMG Of Michigan PO Box 95968 Oklahoma City, OK 73143							
			modical			-	200.00
ACCOUNT NO. Genesis Health 865 Lincoln Road Suite 40 Bettendorf, IA 52722			medical				
ACCOUNT NO.	-		medical		-	+	75.00
Genesis Health Group 865 Lincoln Road Suite 40 Bettendorf, IA 52722-7610							
							10,000.00
ACCOUNT NO. H&R Accounts 7017 John Deere Parkway Moline, IL 61266			medical				
							6,000.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	•	Sul (Total of this			\$	26,450.00
			(Use only on last page of the completed Schedule F. Report al the Summary of Schedules, and if applicable, on the Stati Summary of Certain Liabilities and Related I	stic	on al	\$	

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Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			medical				
Ibarra Internal Pain Management, SC P.O. Box 123 Freeport, IL 61032-8204							400.00
ACCOUNT NO.	-		medical	\vdash			400.00
Medical Associates 915 13th Avenue North Clinton, IA 52732-5099							
ACCOUNT NO.	_		medical	\vdash			700.00
Mercy Clinton Anesthesia Group 400 E. 10th Street Waconia, MN 55387			incured:				500.00
ACCOUNT NO.			medical				300.00
Mercy Medical Center PO Box 830913 Birmingham, AL 35283							
ACCOUNTING			medical				8,000.00
ACCOUNT NO. Mercy Specialty Clinic PO Box 4184 Rock Island, IL 61204-4184			medical				
ACCOUNTING			attorney's fees for son				350.00
ACCOUNT NO. Mertes & Mertes 4015 E. Lincolnway Sterling, IL 61081			attorney 3 rees for som				
ACCOUNT NO.	\vdash		loan	\vdash		\vdash	4,000.00
Morrison Community Credit Union 204 E. Main Street Morrison, IL 61270							
Sheet no 2 of 4 continuation sheets attached to	L			 Sub	tota		3,000.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	iis p T t als tatis	age Fota o o tica	e) al n al	\$ 16,950.00

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Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			medical	Н		\exists	
Morrison Community Hospital Processing Center PO Box 739 Moline, IL 61266							5,000.00
ACCOUNT NO.			medical				-
Quad Corporation 23322 E. Kimberly Suite 215-W Davenport, IA 52809							650.00
ACCOUNT NO.	H		medical	H		\dashv	030.00
Radiology Group 1970 E. 53rd Street Davenport, IA 52807							50.00
ACCOUNT NO.	Х		deficiency on repossessed car				30.00
RRCA 201 E. Third Street Sterling, IL 61081							2,000.00
ACCOUNT NO.			collection for medical debt	H		_	2,000.00
RRCA 201 E. Third Street Sterling, IL 61081							15,000.00
ACCOUNT NO.			medical	Н		\dashv	10,000.00
RSM Acquisitions, LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791							250.00
ACCOUNT NO.	H		medical	H		\dashv	350.00
Sinnissippi Centers, Inc. 225 IL Route 2 Dixon, IL 61021							450.00
Sheet no. 3 of 4 continuation sheets attached to				Sub	tota		150.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T also atis	age Tota o oi tica	e) d n d	\$ 23,200.00

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Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			orthodontia				
Westgate Orthodontia 2635 Lincoln Way Clinton, IA 52732							2,000.00
ACCOUNT NO.			medical			\exists	
Wetland Clinic Lab PC 1911 1st Avenue 1924 Cedar Rapids, IA 52406							110.00
ACCOUNT NO.							110.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNTING							
ACCOUNT NO.	_						
Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	;)	\$ 2,110.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	tica	n ıl	§ 71,060.00

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		Debtor(s)			(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

aak this hay if dahtar h

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Case No.

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
William Wilson 207 E. Wall Street Morrison, IL 61270	RRCA 201 E. Third Street Sterling, IL 61081

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Fill in this information to identify	your case:					
Debtor 1 Jackie D. Lilly						
First Name Debtor 2	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: I	Northern District of Illinois					
Case number(If known)				Check if thi		
				An ame	•	4:4:
					lement showing post- 13 income as of the	
Official Form 6I				MM / DD	O / YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If you figure separated and your spouseparate sheet to this form. On the Describe Employm	ou are married and not fi use is not filing with you, top of any additional pa	ling jointly, and you	ur spo ormati	ouse is living with yo on about your spou	ou, include information se. If more space is n	n about your spouse eeded, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or non-fil	ing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	red		☐ Employed ☐ Not employed	
Include part-time, seasonal, or self-employed work.		Labor				
Occupation may Include student or homemaker, if it applies.	Occupation	Labor				
	Employer's name	Walmart/Sull	ivans	Grocery 702 SW		
	Employer's address	Number Street			Number Street	
		———————				
		Bentonville/M	orriso State	on, AR 72716-0 ZIP Code	City	State ZIP Code
	How long employed the	^{ere?} 6 years	-			
Part 2: Give Details About	: Monthly Income					
Estimate monthly income as of	the date you file this for	m. If you have noth	ing to r	eport for any line, wri	te \$0 in the space. Inclu	ıde your non-filing
spouse unless you are separated If you or your non-filing spouse ha below. If you need more space, a	ave more than one employ		ormatio	n for all employers for	r that person on the line	s
below. If you need more space, a	iladii a sepalale sheel lo l	riis ioiiii.		Fan Bahtan 4	F D	
				For Debtor 1	For Debtor 2 or non-filing spouse	
 List monthly gross wages, sale deductions). If not paid monthly, 			2.	\$ 2,685.00	\$	
3. Estimate and list monthly over	time pay.		3. •	+\$0.00	+ \$	
4. Calculate gross income. Add li	ne 2 + line 3.		4.	\$ <u>2,685.00</u>	\$	

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Jackie D. Lilly

Last Name

Case number (if known

For Debtor 1 For Debtor 2 or non-filing spouse 2.685.00 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 360.00 5b. Mandatory contributions for retirement plans 5b. 0.00 5c. Voluntary contributions for retirement plans 5c. 25.00 5d. Required repayments of retirement fund loans 0.00 5d. 5e. Insurance 5e. 322.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: Stock Purchase 5h. 5.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 712.00 1,973.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 settlement, and property settlement. 8c. 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. 8g. Pension or retirement income 0.00 8h. Other monthly income. Specify: 8h. 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 0.00 10. Calculate monthly income. Add line 7 + line 9. 1,973.00 1,973.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$ 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 1,973.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? \Box No. Yes. Explain:

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Fill in this information to identify y	your case:				
Debtor 1 Jackie D. Lilly			Check if this is:		
First Name Debtor 2	Middle Name Last Name		_		
(Spouse, if filing) First Name	Middle Name Last Name		An amended fi	•	petition chapter 13
United States Bankruptcy Court for the: N	Jorthern District of Illinois		expenses as o	•	-
Case number			MM / DD / YYYY		
, ,			A separate filin maintains a se		because Debtor 2
Official Form 6J			maintains a se	parate nousen	iolu
Schedule J: You	ır Expenses				12/13
Be as complete and accurate as poinformation. If more space is neede (if known). Answer every question.					
Part 1: Describe Your House	sehold				
1. Is this a joint case?					
No. Go to line 2. Yes. Does Debtor 2 live in a s	eparate household?				
□ No□ Yes. Debtor 2 must file	a separate Schedule J.				
2. Do you have dependents?	□ No	Dan an dan tia valati	a wa hin ta	Danan danaka	De se demandent live
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent			Dependent's age	Does dependent live with you?
Do not state the dependents' names.		Son		16	No Yes
namos.		Daughter		14	No
					Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
Do your expenses include expenses of people other than	▼ No			ı	☐ Yes
yourself and your dependents?	Yes				
Part 2: Estimate Your Ongoin	ng Monthly Expenses				
Estimate your expenses as of your expenses as of a date after the bank		=			
applicable date.	each government assistance if ve	u know the value o	Λ Ε		
Include expenses paid for with non- such assistance and have included			,,	Your exper	ises
4. The rental or home ownership e any rent for the ground or lot.	xpenses for your residence. Include	e first mortgage pay	ments and	\$550	.00
If not included in line 4:					
4a. Real estate taxes			4a.	\$0.0	00
4b. Property, homeowner's, or re	enter's insurance		4b.	\$0.0	00
4c. Home maintenance, repair, a	and upkeep expenses		4c.	\$0.0	00
4d. Homeowner's association or	condominium dues		4d.	\$0.0	00

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Debtor 1

Jackie D. Lilly
First Name Middle Name

Last Name

Case number (if known)_

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$125.00
6d. Other. Specify:	6d.	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$50.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
Personal care products and services	10.	\$50.00
Medical and dental expenses	11.	\$50.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$200.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$50.00
4. Charitable contributions and religious donations	14.	\$0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a.	\$0.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$311.00
15d. Other insurance. Specify:	15d.	\$0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
7. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$
17b. Car payments for Vehicle 2	17b.	\$0.00
17c. Other. Specify:	17c.	\$0.00
17d. Other. Specify:	17d.	\$0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 	18.	\$0.00
9. Other payments you make to support others who do not live with you.		\$ 0.00
Specify:	19.	
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
20a. Mortgages on other property	20a.	\$
20b. Real estate taxes	20b.	\$
20c. Property, homeowner's, or renter's insurance	20c.	\$
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
20e. Homeowner's association or condominium dues	20e.	\$

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Case number (if known)_

First Name Middle Name Last Name			
21. Other. Specify:	21.	+\$	0.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22.	\$	1,961.00
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,973.00
23b. Copy your monthly expenses from line 22 above.	23b.	-\$	1,961.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	12.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.			
□ Yes. None			

Jackie D. Lilly

Debtor 1

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(If known)

IN RE Lilly, Jackie D.

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: February 18, 2015 Signature: /s/ Jackie D. Lilly Debtor Jackie D. Lilly Signature: ___ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my

knowledge, information, and belief.

Doc 1

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Document Page 36 of 45 **United States Bankruptcy Court**

Northern District of Illinois

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IN RE: Case No. Lilly, Jackie D. Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family rmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's ersonal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or ardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, se and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" r the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited rtner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this rm if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of hich the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; filiates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 2,824.00 2015 income to date 27,688.00 2014 income

31,015.00 2013 income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that
	constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of
	a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

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February 2, 2015

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER RRCA vs. Jackie Lilly Case No. 2012 SC 455

Sterling, IL 61081

NATURE OF PROCEEDING **Collection**

COURT OR AGENCY AND LOCATION Whiteside County, Illinois STATUS OR DISPOSITION judgment

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

RRCA 201 E. Third Street DATE OF SEIZURE every 2 weeks

DESCRIPTION AND VALUE

OF PROPERTY

Approx. \$210.00 every 2 weeks

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT, NAME OF NAME AND ADDRESS OF PAYEE

AMOUNT OF MONEY OR DESCRIPTION

Gregory F. Schott 205 Third Avenue

Wessington, SD 57381-0000

PAYOR IF OTHER THAN DEBTOR February, 2015

AND VALUE OF PROPERTY

600.00

Sterling, IL 61081

Allen Credit & Debt Counseling Agency P.O. Box 195

February, 2015

40.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes



None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

 \checkmark

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 18, 2015	Signature /s/ Jackie D. Lilly of Debtor	
Date:	Signature of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $\begin{array}{cc} \text{Case 15-80391} & \text{Doc 1} \\ \text{B8 (Official Form 8) (12/08)} \end{array}$

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Filed 02/18/15 Entered 02/18/15 10:01:06 Document Page 40 of 45 United States Bankruptcy Court

Northern District of Illinois

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IN RE:	Case No
Lilly, Jackie D.	Chapter 7
Debto	r(s)

CHAPTER 7 INDI	VIDUAL DEBTO	R'S STATEMENT O	F INTENTION
ART A – Debts secured by property of the estate. Attach additional pages if necessary.)	state. (Part A must be	fully completed for EAC	H debt which is secured by property of the
Property No. 1			
Creditor's Name:		Describe Property Sec	uring Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as	exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as	exempt		
ART B – Personal property subject to unexpired ditional pages if necessary.)	red leases. (All three c	olumns of Part B must be	completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased Property: Lease will be assumed pursuant 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No		
continuation sheets attached (if any)	•		
declare under penalty of perjury that the ersonal property subject to an unexpired le		intention as to any prop	erty of my estate securing a debt and/or

Date:	February 18, 2015	/s/ Jackie D. Lilly
		Signature of Debtor

Signature of Joint Debtor

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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IN RE:		Case No
Lilly, Jackie D.		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors27
The above-named Debtor(s) he	reby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: February 18, 2015	/s/ Jackie D. Lilly	
	Debtor	
	Joint Debtor	

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Lilly, Jackie D. 207 E. Wall Street Morrison, IL 61270 Document Genesis Health 865 Lincoln Road Suite 40 Bettendorf, IA 52722

Morrison Community Hospital Processing Center PO Box 739 Moline, IL 61266

Gregory F. Schott 205 Thrid Avenue Sterling, IL 61081 Genesis Health Group 865 Lincoln Road Suite 40 Bettendorf, IA 52722-7610 Quad Corporation 23322 E. Kimberly Suite 215-W Davenport, IA 52809

A Brush With Dentistry, PC 2308 E. Lincolnway Suite D Sterling, IL 61081 H&R Accounts 7017 John Deere Parkway Moline, IL 61266 Radiology Group 1970 E. 53rd Street Davenport, IA 52807

Account Recovery Services 5183 Harlem Road, #7 PO Box 2526 Loves Park, IL 61132 Ibarra Internal Pain Management, SC P.O. Box 123 Freeport, IL 61032-8204 RRCA 201 E. Third Street Sterling, IL 61081

Advanced Radiology, S.C. 615 Valley View Drive Ste. 202 Moline, IL 61265 Medical Associates 915 13th Avenue North Clinton, IA 52732-5099 RSM Acquisitions, LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791

Business Revenue Systems 2419 Spyrun Avenue Fort Wayne, IN 54608 Mercy Clinton Anesthesia Group 400 E. 10th Street Waconia, MN 55387 Sinnissippi Centers, Inc. 225 IL Route 2 Dixon, IL 61021

Cardiovascular Medicine PC PO Box 428 Davenport, IA 52805-0480 Mercy Medical Center PO Box 830913 Birmingham, AL 35283 Westgate Orthodontia 2635 Lincoln Way Clinton, IA 52732

CGH Medical Center 100 E. LeFevre Road Sterling, IL 61081 Mercy Specialty Clinic PO Box 4184 Rock Island, IL 61204-4184 Wetland Clinic Lab PC 1911 1st Avenue 1924 Cedar Rapids, IA 52406

Cogent Health Care 5410 Maryland Way Suite 300 Brentwood, TN 57027 Mertes & Mertes 4015 E. Lincolnway Sterling, IL 61081 William Wilson 207 E. Wall Street Morrison, IL 61270

EPMG Of Michigan PO Box 95968 Oklahoma City, OK 73143 Morrison Community Credit Union 204 E. Main Street Morrison, IL 61270 $_{B201B\;(Form\;2}\text{Case}_{1}\text{5-80391}$

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IN RE:		Case No.
Lilly, Jackie D.		Chapter 7
	Debtor(s)	•

	OF NOTICE TO CONSUMER DEBTOR 2(b) OF THE BANKRUPTCY CODE	R(S)
Certificate of [No	n-Attorney] Bankruptcy Petition Prepare	r
I, the [non-attorney] bankruptcy petition preparer signotice, as required by § 342(b) of the Bankruptcy Co		livered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Address:	petition pour the Social principal, the bankru	curity number (If the bankruptcy reparer is not an individual, state Security number of the officer, responsible person, or partner of aptcy petition preparer.)
X	principal, responsible person, or	by 11 U.S.C. § 110.)
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received	and read the attached notice, as required by § 34	42(b) of the Bankruptcy Code.
Lilly, Jackie D.	X /s/ Jackie D. Lilly	2/18/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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